

**AMENDMENTS TO THE SPECIFICATION**

Please replace para. [0005] with the following:

[0005] In view of the foregoing, embodiments of the present invention advantageously provide a wireless device or apparatus, also known as a wallet consolidator, capable of warehousing digitized information stored on the cards including identification information, some or all of which to be delivered to a computer device and possibly a portion to the device operator located with the computer device. The present invention comprises a method and apparatus for warehousing information in a wallet consolidator. The According to an embodiment of the present invention, a wallet consolidator includes can include, for example, a controller to control for controlling operation of the wallet consolidator, at least one input device connected to the controller of the wallet consolidator to receive a copy of identification information stored on at least one card, a magnetic stripe reader/writer for reading and writing magnetic stripes, a bar code scanner for scanning bar codes, a keypad for inputting user selections and commands, a memory connected to the controller to store the information received by the input device for storing information provided to the wallet consolidator, and an output device connected to the controller and positioned to transmit at least a portion of the information stored in the memory device to computer device, e.g., point-of-sale terminal, dumb terminal, and/or database, located at a point-of-sale, which is positioned to process a point-of-sale transaction effectuated pursuant to the at least a portion of the information, a smart card interface for effectuating communication between the wallet consolidator and a smart card and a display screen for displaying text and graphics, the display screen further for displaying a bar code pattern capable of being scanned by a bar code scanner.

Please add new para. [0005.1].

[0005.1] According to an embodiment of the wallet consolidator, in its most generalized configuration, the input device can include, but is not limited to, one or more of the following: a magnetic stripe card reader, a bar code reader, a keypad, a touch screen, a smart card reader, a kiosk, a memory card, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, an infrared (IR) interface, and a radio frequency

(RF) interface. The memory device can include, but is not limited to, one or more of the following: semiconductor memory, a smart card (contact, contactless, or hybrid), a memory card (portable flash memory), random access memory (RAM), magnetic memory, or a hard disk magnetic tape, an optical memory device, and an optical disc. The output device can include, but is not limited to, one or more of the following: a data interface, a telephony interface, a wireless interface, a wireline communications interface, a wireless communications interface, a radio frequency (RF) interface, an infrared (IR) interface, and a display configured for displaying scanable bar codes.

Please replace para. [0006] with the following:

[0006] To store information in the wallet consolidator, for example, or alternatively in a smart card interfaced to the wallet consolidator, information ~~is~~ can be read from magnetic stripes on various types of cards such as, but not limited to, credit, debit and identification cards. A bar code scanner allows a bar code to be scanned from a card and stored in memory. Additionally, images of the cards including, but not limited to, signatures, portraits can be downloaded, and with sufficient memory, stored for future use. A user can retrieve ~~retrieves~~ information using the input device ~~from any of the stored magnetic stripes and writes the information to a single magnetic stripe for use in~~ an, e.g., a point of sale transaction. Similarly, ~~The stored images are~~ can be retrieved and displayed on a display screen including a bar code which can be scanned by a bar code scanner.

Please add para. [0006.1].

[0006.1] According to another embodiment of a wallet consolidator, the wallet consolidator can include an input device positioned to receive information stored on at least one card, a memory device connected to the input device to store the information received by the input device, and an output device connected to the memory device and positioned to transmit at least a portion of the information stored in the memory device to a point-of-sale terminal located at a point-of-sale. The point-of-sale terminal can be positioned to process a transaction responsive to the at least a

portion of the information. The information can include, for example, account identification information pertaining to at least one of the following: one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp accounts. Accordingly, the at least one card can include one or more credit cards, one or more debit cards, one or more identification cards, one or more electronic coupons, or one or more food stamp identification cards. The information can also include driver's license data taken from, for example, a driver's license card. Further, the information can include a digitized image of the at least one card, to thereby provide further functionality. Advantageously, the output device can include a wireless output device such as, for example, a wireless interface, a wireless communications interface, or a radio frequency (RF) interface, to thereby enhance personal mobility.

Please add para. [0006.2].

[0006.2] Another embodiment of the present invention can include a wallet consolidator including a controller positioned to control operation of the wallet consolidator, an input device in communication with the controller and positioned to receive a copy of identification information stored on at least one card, a memory device in communication with the controller and positioned to store the identification information received by the input device, and an output device in communication with the controller and positioned to transmit at least a portion of the identification information stored in the memory device to a point-of-sale terminal located at a point-of-sale. The point-of-sale terminal can be positioned to process a point-of-sale transaction responsive to the at least a portion of the identification information. According to an embodiment of the wallet consolidator, the information can include personal identification information contained on the at least one card, and the output device can include a wireless output device such as, for example, a wireless interface, a wireless communications interface, or a radio frequency (RF) interface, to thereby enhance personal mobility.

Please add para. [0006.3].

[0006.3] According to another embodiment of a wallet consolidator, the wallet consolidator can include an input device positioned to receive information stored on at least one card, a memory device connected to the input device to store the information received by the input device, and a wireless output device connected to the memory device and positioned to transmit at least a portion of the information stored in the memory device to a point-of-sale terminal located at a point-of-sale. The point-of-sale terminal can be positioned to process a transaction responsive to the at least a portion of the information.

Please add para. [0006.4].

[0006.4] According to another embodiment of the wallet consolidator, the wallet consolidator can include a controller position to control operation of the wallet consolidator, an input device in communication with the controller and positioned to receive information contained on at least one card, a memory device in communication with the controller and positioned to store the information received by the input device, and a wireless output device in communication with the controller and positioned to interface with a point-of-sale terminal located at a point-of-sale to provide at least a portion of the information stored in the memory device to the point-of-sale terminal. The point-of-sale terminal can be positioned to enable a transaction responsive to receiving the at least a portion of the information.

Please add para. [0006.5].

[0006.5] Embodiments of the present invention also include a method for processing a transaction using a wallet consolidator. For example, such a method can include the steps of receiving information stored on at least one of a plurality of cards, storing the received information in a memory device, and transmitting at least a portion of the stored information to a point-of-sale terminal positioned at a point-of-sale and positioned to process a respective point-of-sale transaction responsive to the at least a portion of the information.